Certificate of Electronic Submission I hereby certify that this correspondence is being submitted electronically to the U.S. Patent and Trademark Office on August 6, 2007 (Date of Submission) FRANK C. NICHOLAS (33,983) Name of applicant, assignee or registered representative

/FRANK C. NICHOLAS/ Signature

August 6, 2007 Date of Signature

> PATENT Case No. AUS920010441US1 (9000/44)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

in re patent application of:	)
DWIP N. BANERJEE, ET AL.	) Examiner: JANVIER, J
Serial No.: 10/042,481	) ) Group Art Unit: 3622
Filed: JANUARY 9, 2002	) Group Art Onit: 3622
Fitle: METHOD PROGRAM, AND SYSTEM FOR RESETTING THE VALUE OF A COUPON BASED ON MARKET INFORMATION	) Conf. No.: 6084

## RESPONSE TO OFFICE ACTION DATED JULY 2, 2007

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22202-1450

Dear Sir-

This is a response to an Office Action dated July 2, 2007.